

Provost Insurance Agencies & E Anderson Agencies (1983)

PERSONAL INFORMATION PROTECTION POLICY

Your Privacy

Provost Insurance Agencies & E Anderson Agencies (1983) is committed to safeguarding the information entrusted to us by our clients. We manage your personal information in accordance with Alberta's *Personal Information Protection Act* and other applicable laws. This policy outlines the principals and practices we follow in protecting your personal information.

This policy applies to Provost Insurance Agencies, E Anderson Agencies (1983) and to any person providing services on our behalf. A copy of this policy is provided to any client on request.

What is personal information?

Personal information means information about an identifiable individual. This includes an individual's name, home and mailing address, phone number, age, sex, marital or family status, any identifying number, financial information, educational history, etc.

What personal information do we collect?

We collect only personal information that we need for the purposes of providing services to our clients, including personal information needed to:

- Establish and maintain communication with you
- Offer and provide insurance quotes and policies
- Administer and service insurance policies
- Determine and facilitate payments
- Meet our legal and regulatory requirements under the Insurance Act and other statutes

How do we obtain personal information?

We normally collect client personal information directly from our clients. We may collect your information from other persons with your consent or as authorized by law.

We inform our clients, before or at the time of collecting personal information for which purpose we are collecting the information. The only time we DO NOT provide this notification is when a client volunteers information for an obvious purpose (for example, producing a credit card to pay an invoice when the information will be used only to process the payment).

Consent

We ask for consent to collect, use or disclose personal information, except in specific circumstances where collection, use or disclosure without consent is authorized or required by law. We may assume your consent in cases where you volunteer information for an obvious purpose.

We ask for your express consent for some purposes and may not be able to provide certain services if you are unwilling to provide consent to the collection, use or disclosure of certain personal information. Where express consent is needed, we will normally ask clients to provide their consent orally (in person, by telephone), or in writing (by signing a consent form).

As a client you may withdraw consent for the use and disclosure of personal information at any time, unless the personal information is necessary for us to fulfill our legal obligations. We will respect your decision, but we may not be able to provide you with products and services if we do not have the necessary personal information.

We may collect, use or disclose client personal information without consent dictated by prudent insurance practices. For example, we may disclose personal information to provide services for underwriting, classification and rating purposes, as well as information for claims adjusters, appraisers and repair shops. Only information necessary for these services will be provided by us, and it is done on the basis that they will maintain the confidentiality of the information.

How do we use and disclose personal information?

We use and disclose client personal information only for the purpose for which the information was collected, except as authorized by law. There are situations specific to the insurance business where a brokerage will disclose information to other parties as dictated by prudent insurance practices. These other parties include:

- Insurance companies
- Credit organizations
- Professionals working with us such as adjusters or lawyers
- Financial institutions
- Motor vehicle and driver licensing authorities

How do we safeguard your personal information?

We protect personal information in a manner appropriate for the sensitivity of the information. We make every reasonable effort to prevent any loss, misuse, disclosure or modification of personal information, as well as any unauthorized access to personal information. In order to safeguard your information we will:

- Not collect, use or disclose your personal information for any purpose other than those that we identify to you
- Obtain the appropriate consent from you for the collection, use or disclosure of your personal information
- Respond to any request you may make to access your personal information
- Ensure all your personal information is accurate, complete and as up-to-date as possible

Privacy Internet Communications

As the privacy of communication over the internet cannot be guaranteed, we do not assume any responsibility for any harm, loss, or damage that might occur by sending of personal and confidential information.

Questions and complaints

If you have questions or concerns about any collection, use or disclosures of personal information by Provost Insurance Agencies & E Anderson Agencies (1983), or about a request for access to your own personal information please contact:

Randy J Gregory CAIB
Telephone: 780-753-2231
Email: provostinsurance@telus.net
Address: PO Box 508 Provost, Alberta T0B 3S0